

Fill in this information to identify the case:Debtor Name Piedra Mala Contracting, LLC

United States Bankruptcy Court for the: _____ District of _____

Case number: 23-51662☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: December 02-31, 2023Date report filed: 12/01/2023
MM / DD / YYYYLine of business: Construction

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Ben Lambrecht

Original signature of responsible party

Printed name of responsible party

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Piedra Mala Contracting, LLCCase number 23-51662

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ -1,527.64

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 85,328.25**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 10,040.71**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ 75,287.54**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 73,759.90**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 12,314.44*(Exhibit E)*

Debtor Name Piedra Mala Contracting, LLCCase number 23-51662**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 407,679.59
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 1
 27. What is the number of employees as of the date of this monthly report? 2

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0
 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0
 30. How much have you paid this month in other professional fees? \$ 0
 31. How much have you paid in total other professional fees since filing the case? \$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>203,681.00</u>	—	\$ <u>85,328.25</u>	=	\$ <u>118,352.75</u>
33. Cash disbursements	\$ <u>103,583.00</u>	—	\$ <u>10,040.71</u>	=	\$ <u>93,542.29</u>
34. Net cash flow	\$ <u>100,098.00</u>	—	\$ <u>75,287.54</u>	=	\$ <u>24,810.46</u>
35. Total projected cash receipts for the next month:	\$ <u>203,681.00</u>				
36. Total projected cash disbursements for the next month:	- \$ <u>103,583.00</u>				
37. Total projected net cash flow for the next month:	= \$ <u>100,098.00</u>				

Debtor Name Piedra Mala Contracting, LLC

Case number 23-51662

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

CASE NAME: Piedra Mala Contracting, LLC
CASE NUMBER: 23-51662

CASH ACCOUNT RECONCILIATION
MONTH OF December

BANK NAME	PMC DIP	BOSA Texas Partners	BOSA Texas Partners	First Citizens	
ACCOUNT NUMBER		3338		5451	
ACCOUNT TYPE	OPERATING	OPERATING	Deposit Account	OPERATING	TOTAL
BANK BALANCE	78,918.25	-40.58	47.31	-309.08	\$78,615.90
DEPOSITS IN TRANSIT					\$0.00
OUTSTANDING CHECKS	3,306.00		1,550.00		\$4,856.00
ADJUSTED BANK BALANCE	\$75,612.25	(\$40.58)	(\$1,502.69)	(\$309.08)	\$73,759.90
BEGINNING CASH - PER BOOKS	0.00	-40.58	-1,502.69	15.63	(\$1,527.64)
RECEIPTS*	85,328.25				\$85,328.25
TRANSFERS BETWEEN ACCOUNTS					\$0.00
(WITHDRAWAL) OR CONTRIBUTION BY INDIVIDUAL DEBTOR MFR-2					\$0.00
CHECKS/OTHER DISBURSEMENTS*	9,716.00			324.71	\$10,040.71
ENDING CASH - PER BOOKS	\$75,612.25	(\$40.58)	(\$1,502.69)	(\$309.08)	\$73,759.90
					\$0.00

MOR-8

*Numbers should balance (match) TOTAL RECEIPTS and
TOTAL DISBURSEMENTS lines on MOR-7
NOTE: Original Dec 01 balances have been changed
due to further review of entries and reconciliations.

Revised 07/01/98

Piedra Mala Contracting, LLC
Case 23-51662
December 2 through December 31, 2023

Accounts Receivable Collected
Exhibit C

12/7/2023 Payment	1980 5W Properties LLC	Accounts Receivable (A/R)	PMC DIP 6796	65,000.00
12/7/2023 Payment	658 Jimmy Evans Company, Ltd.	Accounts Receivable (A/R)	PMC DIP 6796	20,328.25
				<u>\$85,328.25</u>

Payments made

Exhibit D							
12/08/2023	Expense		Intuit	Business Banking (5451) - 16	Office Supplies & Software	-213.20	
12/08/2023	Expense		First Citizens Bank	Business Banking (5451) - 16	Bank Charges & Fees	-36.00	
12/08/2023	Expense		First Citizens Bank	Business Banking (5451) - 16	Bank Charges & Fees	-5.02	
12/20/2023	Expense		First Citizens Bank	Business Banking (5451) - 16	Bank Charges & Fees	-36.00	
12/21/2023	Expense		Harland Clarke	Business Banking (5451) - 16	Office Supplies & Software	-11.99	
12/29/2023	Expense		First Citizens Bank	Business Banking (5451) - 16	Bank Charges & Fees	-22.50	
12/29/2023	Benjamin Lambrecht - PR		Payroll Net	PMC DIP 6796	Payroll	-6,400.00	
12/29/2023	Expense		First Citizens Bank	PMC DIP 6796	Bank Charges & Fees	-10.00	
12/29/2023	Aimee Charleston		Payroll Net	PMC DIP 6796	Payroll	-3,306.00	
						<u>(\$10,040.71)</u>	

Post Petition Liabilities

Exhibit E							
12/19/2023	Bill		AFCO		Insurance:General Liability	475.83	
12/21/2023	Bill		AT & T		Computer Internet Mobile	532.69	
12/05/2023	Bill		Ben Lambrecht.		Computer Internet Mobile	535.09	
12/07/2023	Bill		Ben Lambrecht.		Auto and Truck Expense:Fuel	189.24	
12/11/2023	Bill		Ben Lambrecht.		Equipment Expense	58.19	
12/11/2023	Bill		Ben Lambrecht.		Equipment Expense:Off Road Fuel	175.00	
12/11/2023	Bill		Ben Lambrecht.		Equipment Expense:Off Road Fuel	175.00	
12/11/2023	Bill		Ben Lambrecht.		Meals 50%	34.51	
12/14/2023	Bill		Ben Lambrecht.		Equipment Expense:Off Road Fuel	125.00	
12/14/2023	Bill		Ben Lambrecht.		Equipment Expense:Off Road Fuel	125.00	
12/18/2023	Bill		Ben Lambrecht.		Dues & Subscriptions	27.68	
12/19/2023	Bill		Ben Lambrecht.		Auto and Truck Expense:Fuel	100.00	
12/21/2023	Bill	3139	C H Van Gundy Heavy Haul	Move equipment from Refugio to HEI San Marcos	Equipment Expense:Equipment Haul	4,021.00	
12/21/2023	Bill	4408	CAT Financial CAT Card		Late Fee	5.00	
12/27/2023	Bill		Fleet-Lube		-Split-	2,402.21	
12/08/2023	Bill		IRS - Payroll Federal Taxes (941/943/944)		Payroll Liabilities:Federal Taxes (941/943/944)	3,212.00	
12/27/2023	Bill		TxTag	Ask Ben which tolls should be assigned to which project.	Incidentals:Travel & Lodging	121.00	
						<u>\$12,314.44</u>	

A/R Aging Summary

Exhibit F							
		12/1/2023		12/31/2023			
		Total		Total	Change		
Total Heldenfels Enterprises		0.00		125,000.00	125,000.00		
Total 5W Properties LLC		65,000.00		0.00	(65,000.00)		
Total Jimmy Evans Company, Ltd.		68,191.34		47,863.09	(20,328.25)		
Total Primo Site Solutions, TX		42,912.43		42,912.43	-		
Total REYTEC Construction Resources, Inc		35,390.07		35,390.07	-		
Total RWE Construction Company		3,500.00		3,500.00	-		
Total Tim Little Development (C)		153,014.00		153,014.00	-		
TOTAL		\$368,007.84		\$407,679.59	\$39,671.75		



First Citizens Bank

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

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686

04369

PIEDRA MALA CONTRACTING LLC
DEBTOR IN POSSESSION
301 N AUSTIN ST STE 402
SEGUIN TX 78155-5532

Your Account(s) At A Glance

Checking Balance **78,918.25+**

Statement Period: December 26, 2023 Thru December 31, 2023

Account Number : [REDACTED] 6796



Business Banking I

Account Number : [REDACTED] 6796

Enclosures In Statement: 0

Beginning Balance	0.00
1 Deposits	128,240.68+
0 Other Credits	0.00
0 Checks	0.00
3 Other Debits	49,322.43-
Monthly Service Charge	0.00

Statement Period Days	6
Average Ledger Balance	103,579.00+

Ending Balance **78,918.25+**

Deposits To Your Account

Date	Amount
12-26	128,240.68

Other Debits From Your Account

Date	Description	Amount
12-29	Charge Back - Insufficient Funds	42,912.43
12-29	Chargeback Fee	10.00
12-29	Transfer Internet 12-29 Seq # 1003 [REDACTED] 8796	6,400.00
Total		49,322.43

Daily Balance Summary

Date	Balance	Date	Balance
12-26	128,240.68+	12-29	78,918.25+



Direct Customer Inquiry Calls To
Personal 1-888-323-4732
Business 1-866-322-4249

Statement Period: December 26, 2023 Thru December 31, 2023

Account Number : 6796

Notice of Change
Disclosure of Business Account and Miscellaneous Fees and Services

The Following Fee and Service Changes for First Citizens Bank
 Are Effective February 1, 2024

Unless otherwise noted, all other current fees remain unchanged.

Automated Clearinghouse (ACH)

ACH return item - unauthorized debit.....	\$1.50
ACH notification of change	\$3.00

Cash Vault

Coin and currency deposited (per \$100).....	\$0.30
Coin and currency order fee (per order)	\$7.50
Coin supplied by cash vault (per roll)*.....	\$0.20
Currency supplied by cash vault (per \$1,000)*	\$1.50

Commercial Advantage

Plus Maintenance (per month)	\$120.00
Basic maintenance+ (per month)	\$35.00
Plus Package Domestic Wire Outgoing (each)	\$13.00

Commercial Advantage Integrated Payments

Monthly Maintenance Fee (per application)	\$295.00
Wires (per wire).....	\$10.00
Setup Fee 1st payment type no card	\$1,100.00
Setup Fee 2nd payment type no card	\$750.00
Setup Fee 1st payment type w/card.....	\$0.00
Setup Fee 2nd payment type w/card.....	\$0.00

Data Exchange Service (DES)

File transfer fee (per file).....	\$20.00
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Lockbox - Retail

Maintenance (per month).....	\$175.00
Online decisioning items (each).....	\$0.40
Online decisioning maintenance fee (per PO Box)	\$100.00
Check only fee (without coupon, per check).....	\$0.30
Checks processed:	
1 - 5,000 (per check).....	\$0.09
5,001 - 10,000 (per check)	\$0.08
Over 10,000 (per check)	\$0.07
Deposit preparation (each)	\$1.50
Multiple document transaction (each).....	\$0.175
- Unbankable Remittance	\$0.30
- Correspondence Only	\$0.30
Check image capture.....	\$0.03
Lockbox portal maintenance (per month).....	\$100.00
Document image capture.....	\$0.03

Lockbox - Wholesale

Online decisioning maintenance fee (per month, per box).....	\$100.00
Online decisioning items (each).....	\$0.40
Payee match - if more than 20 payees requested (per item, all items)	\$0.0115
Unbankable Remittance	\$0.40
Correspondence Only	\$0.40
Package preparation (per package).....	\$2.50
Data entry (per keystroke).....	\$0.0175
Check image capture (per item)	\$0.08



First Citizens Bank

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

04369

PIEDRA MALA CONTRACTING LLC
DEBTOR IN POSSESSION
301 N AUSTIN ST STE 402
SEGUIN TX 78155-5532

Statement Period: December 26, 2023 Thru December 31, 2023

Account Number : [REDACTED] 6796

Legacy CIT Lockbox Service (Retail and Wholesale)

Document image capture (per document)	\$0.15
Extended image archive - 3 years (per image).....	\$0.04
Extended image archive - 7 years (per image).....	\$0.06
Extended image archive - 10 years (per image).....	\$0.06
Exception manager service (per month).....	\$25.00

Remote Deposit Capture (RDC)

Single-feed scanner (once)	\$535.00
Single-feed scanner (5 monthly payments).....	\$125.00
Single-feed scanner (12 monthly payments).....	\$65.00
Multiple-feed scanner (once).....	\$975.00
Multiple-feed scanner (10 monthly payments).....	\$125.00

Miscellaneous Fees

Coin and currency deposited (per \$100).....	\$0.30
Coin and currency order fee (per order)	\$7.50
Coin supplied by branch (per roll).....	\$0.25
Currency supplied by branch (per \$1,000).....	\$1.75

*New fee

+ Basic Commercial Advantage service is not available for new enrollment

FCB-B (11-12/23)

**Notice of Change
Disclosure of Products and Fees - International Banking Services**

**The Following Fee and Service Changes for First Citizens Bank
Are Effective February 1, 2024**

Unless otherwise noted, all other current fees remain unchanged.

Foreign Check

Collection (\$250 US dollar minimum value)	\$75.00 + expenses
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Paying & Receiving

Drafts	Not offered
Outgoing International Wire Transfer - Commercial	
In U.S. Dollars	
Branch Initiated	\$100.00
In Foreign Currency	
Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth).....	No charge
Commercial Advantage/FX Envoy (over \$10,000 US \$ worth).....	No charge
Digital Banking Business.....	No charge

Previously-disclosed Paying & Receiving service no longer offered

Telephone notification	Not offered
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IBS-B (11-12/23)



04369

Statement Period: December 26, 2023 Thru December 31, 2023

Account Number : [REDACTED] 6796

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

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PIEDRA MALA CONTRACTING LLC
DEBTOR IN POSSESSION
CASE NO 23 51662
402 SPRINGS ST
SEGUIN TX 78155-7204

Your Account(s) At A Glance

Checking
Balance **309.08-**

Statement Period: December 1, 2023 Thru December 31, 2023

Account Number : [REDACTED] 5451



Business Banking

Account Number : [REDACTED] 5451

Enclosures In Statement: 0

Beginning Balance	15.63+	Statement Period Days	31
0 Deposits	0.00	Average Ledger Balance	199.00-
0 Other Credits	0.00		
0 Checks	0.00		
7 Other Debits	324.71-		
Monthly Service Charge	0.00		
Ending Balance	309.08-		

Other Debits From Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
12-08	POS Sig 12/08 Visa #7083 1Password Toronto CD	4.92
12-08	FDR Debit Card Visa Debit Foreign Transaction Fee 1Password CD	0.10
12-08	Intuit * Qbooks Onl ***8455	213.20
12-08	Overdraft Charge	36.00
12-20	Insufficient Funds Fee from [REDACTED] 923	36.00
12-21	Harland Clarke Chk Orders **mu*****0800	11.99
12-29	Digital Banking Fees	22.50
Total		324.71

Daily Balance Summary

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
12-08	238.59-	12-21	286.58-
12-20	274.59-	12-29	309.08-



Direct Customer Inquiry Calls To
Personal 1-888-323-4732
Business 1-866-322-4249

Statement Period: December 1, 2023 Thru December 31, 2023

Account Number : 5451

Notice of Change
Disclosure of Business Account and Miscellaneous Fees and Services

The Following Fee and Service Changes for First Citizens Bank
 Are Effective February 1, 2024

Unless otherwise noted, all other current fees remain unchanged.

Automated Clearinghouse (ACH)

ACH return item - unauthorized debit.....	\$1.50
ACH notification of change	\$3.00

Cash Vault

Coin and currency deposited (per \$100).....	\$0.30
Coin and currency order fee (per order)	\$7.50
Coin supplied by cash vault (per roll)*.....	\$0.20
Currency supplied by cash vault (per \$1,000)*	\$1.50

Commercial Advantage

Plus Maintenance (per month)	\$120.00
Basic maintenance+ (per month)	\$35.00
Plus Package Domestic Wire Outgoing (each)	\$13.00

Commercial Advantage Integrated Payments

Monthly Maintenance Fee (per application)	\$295.00
Wires (per wire).....	\$10.00
Setup Fee 1st payment type no card	\$1,100.00
Setup Fee 2nd payment type no card	\$750.00
Setup Fee 1st payment type w/card.....	\$0.00
Setup Fee 2nd payment type w/card.....	\$0.00

Data Exchange Service (DES)

File transfer fee (per file).....	\$20.00
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Lockbox - Retail

Maintenance (per month).....	\$175.00
Online decisioning items (each).....	\$0.40
Online decisioning maintenance fee (per PO Box)	\$100.00
Check only fee (without coupon, per check).....	\$0.30
Checks processed:	
1 - 5,000 (per check).....	\$0.09
5,001 - 10,000 (per check)	\$0.08
Over 10,000 (per check)	\$0.07
Deposit preparation (each)	\$1.50
Multiple document transaction (each).....	\$0.175
- Unbankable Remittance	\$0.30
- Correspondence Only	\$0.30
Check image capture.....	\$0.03
Lockbox portal maintenance (per month).....	\$100.00
Document image capture.....	\$0.03

Lockbox - Wholesale

Online decisioning maintenance fee (per month, per box).....	\$100.00
Online decisioning items (each).....	\$0.40
Payee match - if more than 20 payees requested (per item, all items)	\$0.0115
Unbankable Remittance	\$0.40
Correspondence Only	\$0.40
Package preparation (per package).....	\$2.50
Data entry (per keystroke).....	\$0.0175
Check image capture (per item)	\$0.08



Central Bank Operations - DAC02
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04308
PIEDRA MALA CONTRACTING LLC
DEBTOR IN POSSESSION
CASE NO 23 51662
402 SPRINGS ST
SEGUIN TX 78155-7204

Statement Period: December 1 , 2023 Thru December 31, 2023

Account Number : [REDACTED] 5451

Legacy CIT Lockbox Service (Retail and Wholesale)

Document image capture (per document)	\$0.15
Extended image archive - 3 years (per image).....	\$0.04
Extended image archive - 7 years (per image).....	\$0.06
Extended image archive - 10 years (per image).....	\$0.06
Exception manager service (per month).....	\$25.00

Remote Deposit Capture (RDC)

Single-feed scanner (once)	\$535.00
Single-feed scanner (5 monthly payments).....	\$125.00
Single-feed scanner (12 monthly payments).....	\$65.00
Multiple-feed scanner (once).....	\$975.00
Multiple-feed scanner (10 monthly payments).....	\$125.00

Miscellaneous Fees

Coin and currency deposited (per \$100).....	\$0.30
Coin and currency order fee (per order)	\$7.50
Coin supplied by branch (per roll).....	\$0.25
Currency supplied by branch (per \$1,000).....	\$1.75

*New fee

+ Basic Commercial Advantage service is not available for new enrollment

FCB-B (11-12/23)

**Notice of Change
Disclosure of Products and Fees - International Banking Services**

**The Following Fee and Service Changes for First Citizens Bank
Are Effective February 1, 2024**

Unless otherwise noted, all other current fees remain unchanged.

Foreign Check

Collection (\$250 US dollar minimum value)	\$75.00 + expenses
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Paying & Receiving

Drafts	Not offered
Outgoing International Wire Transfer - Commercial	
In U.S. Dollars	
Branch Initiated	\$100.00
In Foreign Currency	
Commercial Advantage/FX Envoy (up to \$10,000 US \$ worth).....	No charge
Commercial Advantage/FX Envoy (over \$10,000 US \$ worth).....	No charge
Digital Banking Business.....	No charge

Previously-disclosed Paying & Receiving service no longer offered

Telephone notification	Not offered
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IBS-B (11-12/23)

Account Number : ██████████5451

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

A. Deposits/Credits		
Date	Amount	
Total Amount		

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



04308

Statement Period: December 1, 2023 Thru December 31, 2023

Account Number : [REDACTED] 5451

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



Welcome to Texas Partners Bank online banking!

Welcome BENJAMIN LAMBRECHT!

You have 1 new message...

Account (Click for Details)

Balance

Status

Options

PMC Deposit Acct

\$47.31

Select Option

BAL Personal Acct

\$0.00

Select Option

PMC Operating Acct

-\$40.58

Select Option

Account (Click for Details)

Balance

Status

Options

LINE [REDACTED] 001

\$57,161.27

Past due

Select Option

CML [REDACTED] 2694

\$140,067.95

Past due

Select Option

3 Deposit accounts with a total balance of \$6.73

2 Loan accounts with a total balance of \$197,229.22

You last accessed your Online Banking account on Tuesday, November 28, 2023 9:56:13 AM Central Time

You have accessed Online Banking 942 time(s) since Wednesday, April 28, 2021 12:41:20 PM Central Time [Reset this counter](#)

CUSTOMIZED BANKING AT YOUR FINGERTIPS

Experience the enhanced Texas
Partners Bank mobile app.

